

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Fitzgerald & Crouch, P.C.  
James J. Fitzpatrick, Esq. (JF7028)  
649 Newark Avenue  
Jersey City, New Jersey 07306  
Phone (201) 533-1100  
Fax (201) 533-1111  
Counsel for the Debtor

In Re:

Gloria Juchniewicz

Case No.: 17-24901

Judge: Meisel

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

☐ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed  
by Homebridge Financial Services, Inc., creditor,

A hearing has been scheduled for June 26, 2019, at 10a m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_ m.

- ☐ Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 20,954.60, but have not been accounted for. Documentation in support is attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Debtor is current on her adequate protection payments to the lender and she has made all required payments on the mortgage pursuant to her Chapter 13 Plan. By the time of the hearing, Debtor will have made payments for May and June 2019 as well.

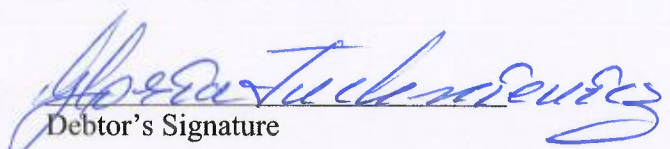
☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date:

5/29/19

  
Debtor's Signature

Date:

\_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTE:**

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.**

1-2/210 1813

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

DATE 12/28/17

PAY TO THE ORDER OF Home Bridge Financial Services, Inc. \$ 2,095.46<sup>00</sup>  
Two Thousand and Ninety-five with Forty-Six DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct# 14377

00211 46511813

*Gloria Juchniewicz*

1-2/210 1748

GLORIA E. JUCHNIEWICZ  
696 BROADWAY, APT. 3R  
BAYONNE, NJ 07002

DATE 9/28/17

PAY TO THE ORDER OF Home Bridge Financial Services Inc. \$ 2,095.46  
Two Thousand-Ninety five with Forty-Six DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO

1 00211 946511748

*Gloria Juchniewicz*

1-2/210 1778

GLORIA E. JUCHNIEWICZ  
696 BROADWAY, APT. 3R  
BAYONNE, NJ 07002

DATE 8/25/17

PAY TO THE ORDER OF HOME BRIDGE FINANCIAL SERVICES \$ 2,095.46<sup>00</sup>  
TWO THOUSAND - NINETY FIVE WITH FORTY-SIX DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO ACCT NO. 14377  
SEPT. 2017 PAYMENT

00211 946511778

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1802

DATE 10/30/2017

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46  
Two Thousand and Ninety-Five with Forty-Six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct# 14377

00211 294651 1802

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1809

DATE 11/29/17

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46  
Two Thousand and Ninety-Five with Forty-Six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct# 14377

00211 94651 1809

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1817

DATE 1/31/2018

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46<sup>00</sup>  
Two Thousand and Ninety-five with Forty-Six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct # - 14377

100021: 2946511817

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1819

DATE 03/01/2018

PAY TO THE ORDER OF Home Bridge Financial Services Inc \$ 2095.46<sup>00</sup>  
Two thousand and ninety-five with forty six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct # 14377

10021000021: 98704302946511819

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1829

DATE 04/01/2018

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46<sup>00</sup>  
TWO THOUSAND and Ninety Five with forty-six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct # 4377

10021000021: 98704302946511829

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1825

DATE 05/01/2018

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46/00  
Two Thousand and Ninety Five with Forty-Six DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct# 14377

000211 19465 1825

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1853

DATE 5-28-18

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46/00  
two thousand ninety five dollars DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct# 14377

00211 19465 1853

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1834

DATE 6/1/2018

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2,095.46/00  
Two Thousand and Ninety-Five with Forty-Six DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct# 14377

000211 19465 1834

*Gloria Juchniewicz*



GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1838

DATE 7/11/2018

PAY TO THE ORDER OF Home Bridge Financial Services Inc \$ 2,095.46/100

Two Thousand and ninety five with forty six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO ACCT # 4377

00211 9 9465 1838

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1847

DATE 8/29/18

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2095.46/100

Two thousand ninety-five 46/100 DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO '4377

100211 29465 1847

*Gloria Juchniewicz*

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

1-2/210 1839

DATE 8/11/2018

PAY TO THE ORDER OF Home Bridge Financial Services, Inc \$ 2095.46/100

Two thousand and ninety five with forty six DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO ACCT # 4377

00211 9465 1839

*Gloria Juchniewicz*

1-2/210 1850

GLORIA E. JUCHNIEWICZ  
102 LINCOLN ST., APT. 2  
JERSEY CITY, NJ 07307-3636

PAY TO THE ORDER OF HOME BRIDGE FINANCIAL SERVICE INC \$ 2095.46/100

TWO THOUSAND AND NINETY-FIVE WITH FORTY SIX DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO ACCT # 00211: 4377 4377 2946511850

1-2/210 1850

SAFETY PAPER DELUXE

1-2/210 1752

GLORIA E. JUCHNIEWICZ  
696 BROADWAY, APT. 3R  
BAYONNE, NJ 07002

PAY TO THE ORDER OF HOME BRIDGE FINANCIAL SERVICE INC \$ 2,095.46/100

TWO THOUSAND AND NINETY FIVE WITH FORTY-SIX DOLLARS

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO ACCT # 4377 4377 946511752

1-2/210 1752

SAFETY PAPER DELUXE

1-2/210 1753

GLORIA E. JUCHNIEWICZ  
696 BROADWAY, APT. 3R  
BAYONNE, NJ 07002

PAY TO THE ORDER OF HOME BRIDGE FINANCIAL SERVICE INC \$ 2,095.46/100

TWO THOUSAND NINETY FIVE DOLLARS AND FORTY SIX CENTS DOLLARS


**CHASE**  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO ACCT # 4377 4377 146511753

1-2/210 1753

SAFETY PAPER DELUXE



<b>GLORIA E. JUCHNIEWICZ</b> 696 BROADWAY, APT. 3R BAYONNE, NJ 07002		1-27 210	1754
DATE <u>12/26/18</u>			
PAY TO THE ORDER OF	<u>Home Bridge Financial Service Inc \$ 2095.46/100</u>		
<u>Two thousand ninety five dollars and forty six cents</u>		DOLLARS	
<b>CHASE</b> JPMorgan Chase Bank, N.A. www.Chase.com			
MEMO	<u>Acct # 14377</u>	<u>Gloria Tuchniewicz</u>	
000211		294650 1754	

GLORIA E JUCHNIEWICZ  
102 LINCOLN ST APT 1  
JERSEY CITY, NJ 07307-3636

8922

DATE 1/28/19 1-2/210

PAY TO THE  
ORDER OF

HOME Bridge Financial Service Inc \$ 2095.46/100

TWO THOUSAND NINETY FIVE AND FORTY SIX CENTS DOLLARS

CHASE

JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct # 4377

100211

9465118922

*Gloria E Juchniewicz*

GLORIA E. JUCHNIEWICZ  
696 BROADWAY, APT. 3R  
BAYONNE, NJ 07002

1756

1-2/210

DATE 3/01/2019

PAY TO THE  
ORDER OF

Home Bridge Financial Services Inc \$ 2095.46/100

TWO THOUSAND NINETY FIVE DOLLARS AND FORTY SIX CENTS DOLLARS

CHASE

JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct # 14377

100211

9465111756

*Gloria E Juchniewicz*

GLORIA E. JUCHNIEWICZ  
696 BROADWAY, APT. 3R  
BAYONNE, NJ 07002

1757

1-2/210

DATE 3/27/19

PAY TO THE  
ORDER OF

Home Bridge Financial Service \$ 2095.46

TWO THOUSAND NINETY FIVE DOLLARS AND FORTY SIX CENTS DOLLARS

CHASE


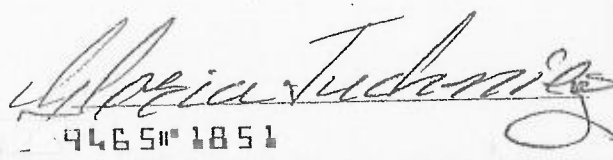
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO Acct # 14377

10211

9465111757

*Gloria E Juchniewicz*

<b>GLORIA E. JUCHNIEWICZ</b> 102 LINCOLN ST., APT. 2 JERSEY CITY, NJ 07307-3636		1-2/210	1851
		DATE	04/26/2019
PAY TO THE ORDER OF		Home Bridge Financial Service Inc   \$2095.46/100	
Two thousand Ninety five dollars and forty six cents		DOLLARS 	
<b>CHASE</b> JPMorgan Chase Bank, N.A. www.Chase.com			
MEMO acct # 0020314377			
0021		4465 1851	